

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jeffery Daniel Woodhams
Jennifer Ellyn Woodhams
Debtors

Case No. 17-03832-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 17

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb +Jeffery Daniel Woodhams, Jennifer Ellyn Woodhams, 3171 Honey Run Drive,
York, PA 17408-9449
4968845 Capital One/Best Buy, PO Box 5226, Canton CT 06019-7000
4968846 +Chase Mortgage, 3415 Vision Dr, Columbus OH 43219-6009
4968847 +Chase Mortgage, P.O. Box 24696, Columbus OH 43224-0696
4968840 Department of Revenue, 1 Revenue Place, Harrisburg PA 17129-0001
4968848 +Fed Loan Serv, PO Box 60610, Harrisburg PA 17106-0610
4968838 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4968841 +EDI: CITICORP.COM Jan 12 2018 18:53:00 At&T Universal Citi Card, PO Box 6500,
Sioux Falls SD 57117-6500
4968842 +EDI: CITICORP.COM Jan 12 2018 18:53:00 At&T Universal Citi Card, PO Box 6241,
Sioux Falls SD 57117-6241
4968844 EDI: CAPITALONE.COM Jan 12 2018 18:53:00 Capital One, 15000 Capital One Dr,
Richmond VA 23238
4968843 +EDI: CAPITALONE.COM Jan 12 2018 18:53:00 Capital One, Attn: Bankruptcy, PO Box 30253,
Salt Lake City UT 84130-0253
4968839 EDI: IRS.COM Jan 12 2018 18:53:00 IRS Centralized Insolvency Oper., Post Office Box 7346,
Philadelphia PA 19101-7346
4968850 +EDI: STF1.COM Jan 12 2018 18:53:00 Suntrust Bk W Ga N A, 1246 1st Ave,
Columbus GA 31901-4298
4968849 +EDI: STF1.COM Jan 12 2018 18:53:00 Suntrust Bk W Ga N A, Attn: Bk Dept, PO Box 85092,
Richmond VA 23285-5092
4968852 +EDI: WFFC.COM Jan 12 2018 18:53:00 Wells Fargo Bank, PO Box 14517,
Des Moines IA 50306-3517
4968851 +EDI: WFFC.COM Jan 12 2018 18:53:00 Wells Fargo Bank, PO Box 10438, Macf8235-02f,
Des Moines IA 50306-0438
4968853 +EDI: WFFC.COM Jan 12 2018 18:53:00 Wells Fargo Bank Nv Na, P O Box 31557,
Billings MT 59107-1557

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2018 at the address(es) listed below:

Dawn Marie Cutaia on behalf of Debtor 2 Jennifer Ellyn Woodhams dmcutaia@gmail.com,
cutaialawecf@gmail.com/r46159@notify.bestcase.com
Dawn Marie Cutaia on behalf of Debtor 1 Jeffery Daniel Woodhams dmcutaia@gmail.com,
cutaialawecf@gmail.com/r46159@notify.bestcase.com
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmlawgroup.com
Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Jeffery Daniel Woodhams**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3025**

EIN --_-----

Debtor 2 **Jennifer Ellyn Woodhams**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-4534**

EIN --_-----

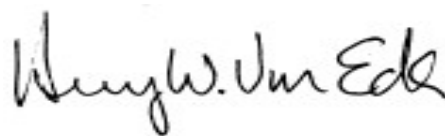
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-03832-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeffery Daniel Woodhams

Jennifer Ellyn Woodhams

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

January 12, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.